TITLE

A publication issued monthly

The American Title Association

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Vol. 3

SEPTEMBER, 1924

No. 8

Everything in Readiness For the Biggest and Best Convention

Program All Arranged—New Orleans' Best Climate in October—Make Hotel Reservations Now

All convention arrangements and details have been settled and all that is left now is for October 21 to come and bring the opening of the Eighteenth annual Convention of The American Title Association.

Elsewhere in this issue of the "Title News" appears a full copy of the program and an examination of it and the things provided both for recreation and pleasure, and the other side, the serious business part of it, will show that it will be a real convention. Nothing has been everlooked to make this the most satisfactory and complete convention yet The topics of discussion by the speakers are timely and of keen interest to the title people of the country. Every speaker is most capable of handling the topic assigned and everyone can be assured of interesting and profitable presentation of the subjects as given.

Every branch of the title business has been given every opportunity to make the most of this convention. Ample time has been given for the meetings proper and two full half days and all the evenings provided for recreation and partaking of the hospitality of New Orleans and the Southland. One can spend every minute of the time at the convention sessions and have ample time and opportunity to roam around New Orleans and its surroundings.

Climate Best in October.

The month of October is New Orleans' best. Official reports of the Weather Bureau show that the mean temperature of the month is 707 degrees. The highest in any October yet recorded was 88 and the lowest 53, with the mean running from 63 to 79. The rainfall is also less this particular month than the others, being an average of 3.48.

Light wool clothes and other summer wearing apparel for warm weather in northern states will be found very comfortable in the latter weeks of October in New Orleans. No overcoats will be ervations. This should be done immedineeded there at that time of the year.

Make Hotel Reservations in Advance.

Everyone planning on attending the meeting should make advance hotel res-

ately. Headquarters will be at the Roosevelt Hotel. All meetings, special sessions, the banquet and other gatherings will be held at this place.

Special Arrangements Made For Cuban Boat Trip

Make Reservations Now-Suggestions for Proper Wearing Apparel

trip to Cuba and either continuing by boat to some Atlantic Coast city or returning to New Orleans. Below is printed a letter received from the Tourists Association of New Orleans.

Those who plan to take this trip should make application as noted below and it is also suggested that those who do so should go equipped with hot weather clothes, linens, Palm Beach and other summer fabrics such as worn in the states in the hot part of the year. They should also take a steamer shawl, cape or light overcoat for the ocean trip, but summer clothes will be needed on arrival at Cuba.

The letter sent out by the Tourists Bureau is as follows:

ATTENTION, TITLE MEN. On to Havana, Cuba, After the New

Orleans Convention. All Expense Tour Leaves New Orleans October 25.

We beg to announce that we have arranged for an all expense tour to Havana, Cuba, for the members and guests of the American Association of Title Men to leave New Orleans after the Convention, October 25, aboard the United Fruit Company steamer affording first class service. The short and pleasant sea voyage only requires two days from New Orleans.

We have also arranged for you to return to New Orleans or New York by steamer or via Key West and rail to

Many are planning on taking the boat your destination. The party is to be personally conducted and the fare to cover all expenses (except for those returning by rail, the return fare to be at their own expense).

If you are interested you should make application as early as possible as the party is to be limited. Rates quoted are minimum and maximum rates according to location of stateroom. All staterooms are two berth rooms and all outside

The fare for each tour covers steamship transportation, first class, including meals and berth, hotel accommodation in Havana, including meals, sightseeing tours about Havana, transfer of self and baggage between docks and hotel at Havana and the service of the conductor in charge.

No. 1-Leaves New Orleans October 25, return to New Orleans October 31, \$125.00-133.00.

Nc. 2—Leaves New Orleans October 25. return to New Orleans November 3, \$145,00-153,00.

No. 3-Leaves New Orleans October 25, return to New York November 2, \$180.00-200.00.

No. 4-Leaves New Orleans October 25, two days in Havana, retur nat will, \$95.00-103.00.

Application should be made to Mr. M. P. Bouslog, Chairman, care Union Title & Guarantee Co., or The Tourists Association of New Orleans, 205 St. Charles St., New Orleans, La.

PROGRAM

Eighteenth Annual Convention, American Title Association, Roosevelt Hotel, New Orleans, La.

OPENING SESSION TUESDAY, OCTOBER 21, 1924

8:30 a.m. Registration of members and their guests.

9:00 a. m. Convention called to order by President

Geo. E. Wedthoff

Northern Title and Trust Company

Bay City, Michigan

9:01 a.m. Invocation by

Dr. U. D. Mooney
Pastor Napoleon Avenue Presbyterian

Church

New Orleans, La.

9:10 a. m. Addresses of Welcome

(a) Hon. Henry L. Fuqua Governor of Louisiana

(b) Hon. Andrew J. McShane

Mayor of New Orleans

(c) Mr. A. M. Mayo, Lake Charles, La. On behalf of Louisiana Title Association

9:45 a.m. Response by

J. W. Woodford

Title Guarantee and Trust Company Tulsa, Oklahoma

9:50 a.m. Approving minutes of previous meeting.

9:51 a. m. Roll Call by States, list of members present to be filed with Secretary.

10:00 a. m. Report of Executive Secretary by

Richard B. Hall

Hutchinson, Kansas

10:20 a.m. Report of Treasurer by

Thomas M. Scott

Scott Title Company

Paris, Texas.

10:30 a. m. Report of Committee on Membership and Organization by its Chairman

Roy S. Johnson

Albright Title & Investment Company

Newkirk, Oklahoma

10:35 a.m. Awarding President's cup to State Association showing largest percentage of increase during year

10:40 a. m. Report of Judiciary Committee (15 Proposals) by its Chairman

Charles C. White

Land Title Abstract and Trust Company Cleveland, Ohio

11:10 a.m. Report of Committee on Co-operation by its Chairman

Jesse P. Crump

Kansas City Title and Trust Company Kansas City, Missouri

11:20 a. m. President's Address by

George E. Wedthoff, President

American Title Association Bay City, Michigan

11:40 a.m. Appointment of Committees

11:45 a.m. Conference of members from various States to select one member to act on Nominating Committee

12:00 p. m. Noon Adjournment for Lunch

12:00 p. m. Noon-Day Conferences

Earl G. Smith,

Abstract Title, Guarantee & Trust Co. Akron, Ohio, Chairman

Afternoon Session

2:30 p.m. Introduction of new members

2:45 p. m. Report of Executive Committee by its Chairman

Frederick P. Condit

Title Guarantee and Trust Company

New York, N. Y. 3:00 p. m. Address: "Side Lines with the Abstract Busi-

ness" by Henry B. Baldwin Guarantee Title Company

Corpus Christi, Texas

3:30 p. m. Discussion

4:00 p. m. Meeting of all general and special Committees

WEDNESDAY, OCTOBER 22, 1924

9:00 a.m. Call to order

9:01 a.m. Unfinished Business

9:10 a.m. Report of Committees

Title Insurance Section

9:20 a.m. Section called to order by its President Walter M. Daly

> Title and Trust Company Portland, Oregon

9:21 a. m. President's Address

9:30 a. m. Address: "Selling and Advertising Title In-

surance" by Edwin H. Lindow

Union Title and Guaranty Company Detroit, Michigan

10:00 a.m. Discussion

10:15 a.m. Address: "Ethics in Title Insurance" by John E. Potter

Potter Title and Trust Company Pittsburgh, Pa.

10:45 a.m. Discussion

11:15 a. m. Appointment of Nominating Committee

11:30 a. m. Adjournment

12:00 p. m. Noon Day Conferences

Afternoon

1:30 p.m. Special train for West End to Lake Ponchartrain. Board Steamer "Susquehanna" for boat ride on Lake, through Industrial Canal to the Mississippi River and along the water front of the river landing at Canal Street at 5:30 p. m. Dancing and Refreshments aboard boat.

THURSDAY, OCTOBER 23, 1924

Title Insurance Section (Continued)

9:00 a. m. Call to order by its President

9:01 a.m. Address: "Building an Escrow Department" K. E. Rice

Chicago Title and Trust Company Chicago, Ill.

9:30 a.m. Discussion

9:40 a.m. Address: "Title Insurance and It's By-Products"

Frederick P. Condit

Title Guarantee and Trust Company New York, N. Y.

10:00 a.m. Discussion

10:10 a.m. Report of Nominating Committee and election of officers of Section

10:20 a.m. Introduction of New Officers

10:30 a.m. Unfinished Business

10:45 a.m. Adjournment

General Convention

10:50 a. m. Address:

Gov. R. A. Cooper

Farm Loan Commissioner Washington, D. C.

10:30 a.m. Discussion

11:45 a. m. Adjournment

12:00 p. m. Noon Day Conferences

The ladies of the association and guests will be entertained at luncheon by the Ladies Reception Committee.

Afternoon

2:30 p. m. Automobile ride to places of general and historical interest in and around New Orleans. Cars will leave from Roosevelt Hotel

Evening

7:00 p. m. Banquet at Roosevelt Hotel followed by dance for members and guests

FRIDAY, OCTOBER 24, 1924

Title Examiner's Section

9:00 a.m. Section called to order by its President Henry J. Fehrman

Peters Trust Company Omaha, Nebraska

9:01 a.m. President's annual address

9:15 a.m. Appointment of Nominating Committee

9:16 a.m. Address: "Excess Baggage"

W. L. Rogers

General Counsel Federal Land Bank Louisville, Kentucky

9:50 a.m. Discussion

10:00 a.m. Address: "Essential Contrasts in the Laws Governing Real Estate Titles under the Com-

mon and the Civil Laws"

Eldon S. Lazarus Union Title Guarantee Co., Inc. New Orleans, La.

10:30 a. m. Discussion

10:45 a.m. Report of Nominating Committee and election of officers of Section

10:50 a.m. Introduction of new officers

10:55 a.m. Adjournment

General Convention

11:00 a. m. Address: "Ethics in the Title Business" by Lewis D. Fox

Home Abstract Company Fort Worth, Texas

11:30 a.m. Discussion

11:45 a. m. Adjournment

12:00 p. m. Noon Day Conferences

2:00 p. m. Report of Legislative Committee

2:10 p. m. Open Forum

2:30 p.m. Report of Committee on Resolutions

2:40 p.m. Report of Nominating Committee; election and introduction of new officers

2:50 p. m. Unfinished Business

3:00 p. m. New Business

3:10 p. m. Selection of next place of meeting

3:20 p. m. Adjournment

Immediately following adjournment, those desiring to avail themselves of the opportunity will be conducted by Mr. M. P. Bouslog of the Union Title Guarantee Company, Inc. of New Orleans on an inspection tour of the Notarial Archives of Orleans Parish. Mr. Bouslog will briefly describe the operation of the Notarial system of Conveyances peculiar to New Orleans.

Make Hotel Reservations in Advance

Write directly to

Roosevelt Hotel, New Orleans

Stating date of arrival and accommodations desired.

Special Through Pullman: Kansas City—New Orleans
Leaves Kansas City 11:55 p.m. C. & A.—Burlington, Oct. 18
Accomodation travelers to convention via Kansas City.
This car arrives St. Louis 7:55 A. M. Leaves St. Louis 3:10 P. M.

For Reservations apply Passenger Agents, Chicago-Alton or Illinois Central Railroads, Railway Exchange Building, Kansas City, Mo.

Officials of the General Orga Association



GEORGE E. WEDTHOFF, President
(Treasurer, The Northern Title & Trust Co.,
Bay City, Mich.)

Committee on Standardization of Work, 1914-15, 1915-16.

Committee on Co-operation, (Chairman) 1916-17.

Treasurer, 1920-21; 1921-22.

Executive Committee, 1922-23; 1923-24.

Vice President, 1922-23.

President, 1923-24.



FREDERICK P. CONDIT, Vice President

(Vice President, Title Guarantee & Trust Co.,
New York, N. Y.)

President, Title Insurance Section, 1921-22. Executive Committee, 1921-22; 1922-23; 1923-24 Judiciary Committee, (Chairman) 1922-23. Vice President, 1923-24.

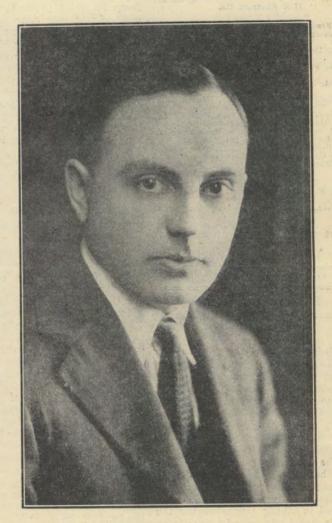
zation—The American Title 1923-1924



T. M. SCOTT, Treasurer (President, The Scott Title Co., Paris, Tex.

Treasurer, 1912-13; 1914-15; 1915-16; 1922:23; 1923:24.
Committee on Organization & Membership, 1914-15.
Vice President, 1916-17.
President, 1917-18.
Executive Committee, 1917-18; 1918-19; 1919-20; 1920-21; 1921-22; 1922-23; 1923-24.
Committee on Legislation, (Chairman) 1917-18.

Executive Secretary, 1919-20.



RICHARD B. HALL, Executive Secretary (President the Hall Abstract & Title Co., Hutchinson, Kansas.)

Committee on Legislation, 1920-21.
Committee on Organization & Membership, 1921-22.
Special Committee on Advertising, (Chairman) 1920-22.
Executive Secretary, 1922-23; 1923-24.

NEWS TITLE

Monthly Publication of The American Title Association

Published monthly by Kable Brothers Company as the official organ of the American Title Association.

Publication Office

Mount Mcrris, Ill.

EDITOR

Entered as second class matter, December 25, 1921, at the post office at Mount Morris, Illinois, under the act of March 3, 1879.

OFFICERS

George E. Wedthof, President, Bay City, Mich.
Northern Title & Trust Co.
Frederick P. Condit, Vice President.
New York, N. Y.
Title Guarantee & Trust Co., 176 Broadway
T. M. Scott, Treasurer, Paris, Texas.
Scott Title Co.
Richard B. Hall, Executive Secretary,
Hutchinson, Kansas
Hall Abstract Co.

Fyscutive Committee

Peters Trust Co.

Walter M. Daly. Portland, Ore.

Title & Trust Co.

J. W. Woodford. Tulsa, Okla.

Title Guarantee & Trust Co.

M. P. Bouslog. New Orleans, La.

Union Title & Guarantee Co.

Henry E. Monroe. San Francisco, Cal.

California-Pacific Title Insurance Co.

P. W. Allen, Greeley, Colo.

Weld County Abstract & Investment Co.

Jos. P. Durkin. Peoria, Ill.

Title & Trust Co.

Security Title Co.

Title Insurance Section

Walter M. Daly, President.......Portland, Ore.

Title & Trust Co.

Mark M. Anderson, Vice Pres. St. Louis, Mo.

Title Guaranty Trust Co.

J. W. Thomas, Secretary.......Akron, O.

Bankers Guarantee Title & Trust Co.

SEPTEMBER, 1924.

New Orleans.

It will be noted that the arival of the Panama Limited at New Orleans is times at a most convenient hour for sight-seeing in case one's journey should be continued on trains departing in the evening. And New Orleans is certainly worth seeing. A book can be had for the asking describing in detail its charms and attractions, but briefly it may be said of it that in a way there is no other city in the United States possessing the marked features of peculiar interest that it does. Are you interested in taking a glimpse into the romantic past? If so, you have it in New Orleans in its so-called French quarter. Settled by the French and a French city of sufficient length of time to have the customs and characteristics of that nation indelibly impressed upon it, it later became the possession of Spain, whose impress also became strongly marked, particularly in its physical growth; and, in time, the characteristics and customs of two nations harmoniously blended to a certain extent. Hence, in the architecture particularly, and in manners and customs there is much left of a historical and romantic nature in the old French Quarter of New Orleans to interest, much that cannot be seen anywhere else in the

country. On the other hand, in the socalled Garden District of the city, there is the development along American lines. It is there you see the delightful blending of semi-tropical and characteristic old southern features with the enterprise of the present. In fact this is the residence portion of the more prosperous citizens of the city, and its distinct southern characteristics are all new to the northern guest. "Here, set in lovely, velvety lawns, bowered in a wealth of tropical plants, are homes that for elegance, artistic treatment that for elegance, artistic treatment and comfort have few equals on the American continent. Wide, cool verandas-or galleries, as they are called in the southern verancular-draped with fragrant yellow jessamine, wisteria and cloth-of-gold rose vines, add to the picturesqueness of the New Orleans residence," making a touch of beauty which leaves a lasting impression on the northerner. Aside from these physical and historical characteristics is the social side of New Orleans which always appeals to the visitor, including its famous hotels and dining places (particularly the dining places) and in its season the far-famed Mardi Gras. The emphasis placed in the statement as to New Orleans dining places was made advisedly, for what one gets to eat in New Orleans under circumstances peculiar to that city, is one of its assets of interest to the tourist. This feature cannot be better expressed than by the following quotation:

"New Orleans is famous for her chefs. Within a stone's throw of her sumptuously appointed hotels, offering every comfort, and noted the world over for their cuisines, may be found little old restaurants that seem to have been lifted bodily out of the nooks and corners of the Old World. Here the Creole dishes vie for favor with the concoctions of Marseilles, of Genoa and of Barcelona. Here is the best coffee in the world-the delicious 'French drip.' Here the master chefs of the Old World have fore-gathered because Nouvelle Orleans was a city that warmed the cokles of their hearts like the home port overseas." Finally it should not be forgotten that New Orleans attracts because of its being the great metropolis of the South, and because of the evidences that are seen on every hand of its commercial prosperity. Located at the bend of the great Mississippi River, from which it obtains its appellation of the "Crescent City," its river front, with vessels from every foreign clime, is one of the sections of the city enjoyed by the visitor. Of course, as a climax, there is the Mardi Gras and carnival season at New Orleans, at a fixed period during the winter, which attracts thousands. Not to have seen it at least once is to miss something unique and interesting, and something that cannot be viewed in its full perfection anywhere in this country but in the Crescent City.

Not to have seen New Orleans is skipping a very important chapter in one's educational book of travel.

New Orleans as a Gateway.

To return to New Orleans, attention is called to the fact that it is an important gateway to attractive regions beyond—regions not yet worn out in tourist interest, and to reach which a visit to New Orleans can easily be made a diversion en route.

It is a gateway to Houston, San Antonio, Galveston and Texas in general, as well as for transcontinental trains to Los Angeles and San Francisco, via the southern route. It is also the gateway to Cuba, to Panama and to Central American points of interest, such as Costa Rica and Guatemala. Steamship lines give regular service between the port of New Orleans and those countries.

Cuba.

Regenerated Cuba, under the political independence it now enjoys through American intervention and protection, is a delightful place to visit during certain winter months. Havana, its principal city, and the point from which radiate various interesting trips over the island, can be reached by steamships of the United Fruit Company's "Great White Fleet' and by steamships of the Southern Pacific Steamship Line. Sailings regularly from the port of New Orleans, Havana, which is more generally visited than the rest of the island, is a fascinating city in which to spend a few days, with its characteristic Spanish features and tropical manners and customs. The island itself is more or less mountainous and possess lovely valleys and fields glowing with the glory of a tropical abundance. From a scenic point of view Cuba is alluring. Its features are pastorial in their loveliness; the royal palm is everywhere in evidence, and the landscape grows in beauty with familiarity. Groves of banana and orange trees dot the valleys and hillsides, while the stubby coffee shrubs adorn the slopes of the mountains. Tobacco plantations and sugar estates, the latter of gigantic proportions, give the island an appearance of wonderful richness and fertility, while the great mills add their quota to its material progress and industry. Its principal cities, with their characteristic architecture and interesting manners and customs, appeal to the northern visitor. A trip through any portion of the island is replete with interest, and the field or forest the eye falls upon things foreign to the resident of "the states." Hotels and railroad facilities on the island are good.

Panama and Central America.

During the construction period of the Panama Canal much interest was expressed in it and there was considerable travel to the Isthmus to see the work going on. In a certain way, since its completion that interest has not been as keen, and yet it should be even keener, for there is much more there now to hold one's attention than ever before. This, too, under favorable conditions as to hotel accommodations and as to general aspects of the Isthmus as a whole. For instance, the railroad across has ceased being constantly shifted to conform to the canal construction work.

It is now in its permanent location, and is a picturesque bit of steel highway over which to travel. Nature, with its tropical prodigality, has reasserted itself there since the enforced conditions of the construction period. What were great depressions, are now submerged, and the shining waters of the canal take their place. Then there is the canal itself-a wonderfully interesting thing to see and to pass through in part or in whole: for its chief features, it will be remembered, are as follows: The canal is of the lock type and fifty miles long, including its sea-level entrance channels. On the Atlantic side the latter is seven miles long and five hundred feet wide up to Gatun Locks. At Gatun an eighty-five foot lake level is obtained by a great dam, vessels passing from sea level to lake level by a series of three adjoining locks, the locks being in duplicate, each with a lift of twentyeight and one-third feet. The dam forms a great lake, known as Gatun Lake, by impending the waters of the Chagres River and its tributaries. The lake has an area of 164 square miles and on its Pacific side, thirty-two miles away, at Pedro Miguel, it is confined by a smaller dam at which there is also a lift with duplicate locks, letting vessels down into a small lake fifty-five feet above the mean level of the Pacific Ocean. At the other end of this lake, called Miraflores Lake, about a mile and a half from Pedro Miguel, are the Miraflores Locks, where by two lifts with locks in duplicate, vessels reach sea level on the Pacific side, the entrance channel to the locks being nearly eight miles long.

In addition to the canal, however, there are to be seen the cities of Colon and Cristobal, on the Atlantic side, the former now a clean, well paved, orderly city blending into Cristobal, the latter

being the United States portion of what is practically one city. On the Pacific, replete with historical and other attractions, and Balboa, the United States addition to Panama City. Aside from the Spanish Hotels in Colon and Panama City, there are at both Colon and Balboa fine American Hotels that are especially adapted to tourist travel, they being maintained by the United States Government. Colon, or more specifically Cristobal, that being the present docking place, is directly and quickly reached by ships of the United Fruit Company's 'Great White Fleet," sailing semi-weekly from the port of New Orleans; one of them making Havana en route and the other going direct to

In addition to Panama and the canal there is Bocas del Toro, Panama. Also Limon and San Jose, Costa Rica, Guatemala City, Guatemala, and Belize, British Honduras, which are well worth while to visit from a tourist point of view. They, too, are reached through Fruit Company's "Great White Fleet," with regular weekly sailings. Bocas del Toro is an entertaining little tropical town in itself, but chiefly interesting in that it is the gateway to the great banana plantations of the United Fruit Company's facilities for visiting which are ample in connection with the steamship service. Limon, Costa Rica, is a port of considerable importance, it being the gateway to San Jose, the capital of Costa Rica, the latter being reached over a most picturesque railroad. Both Bocas and Limon are reached by the Guatemala City is Panama ships. reached by a delightful continuous railread trip of about twelve hours from Barrios, Guatemala, the latter being also reached by a weekly line of United Fruit Company's ships from the port of New Orleans.

Generous Arrangements Made For Entertainment

Boat and Auto Ride, Banquet-Col. Sheldon Potter, Toastmaster

An examination of the program shows Hotel and the visitors will be taken to the great consideration our New Or- all the interesting places in the city and leans hosts have made for the entertainment and recreation of convention visitors. Two full days and every evening are open. The first evening is free and open to all to use at their own pleasure.

On the afternoon of the second the crowd will be given the famous and enjoyable boat trip on the Mississippi River and the water front on the good ship "Susquehana." The steamer will leave the street at 1:30 with a four hour ride ahead, returning to the landing at Canal Street at 5:30. There will be dancing and refreshments served on board and a most pleasant time will certainly be had on this trip.

On Tuesday noon the ladies will be entertained at a luncheon given by the Ladies' Reception Committee.

Thursday afternoon provides for an automobile ride to places of historical and general interest in and around New Orleans. Cars will leave the Roosevelt

surrounding territory. It is on this ride that you will see the many quaint nooks and quarters for which the place is noted.

The Annual Convention banquet will be held at the Roosevelt Hotel Thursday evening and will be the pleasant time and part of the program this event always is. Col. Sheldon Potter, President of the Chelton Trust Co., Germantown, Pa., will act as toastmaster. Col. Potter has great talent and capacity as a banquet leader. A dance and informal gathering will follow the ban-

Thus have most generous provisions been made for the pleasure side of the meeting. This, with the finely arranged program of business sessions, insures everyone a memorable time. It is hoped there will be a record breaking number in attendance to partake of these splendid things.

COPIES OF "PRINCIPLES OF LAW OF REAL PROPERTY" AVAILABLE.

The fine article on the Law of Real Property by Wm. A. Gretzinger appearing in the August "Title News" attracted a great deal of attention and the editor received many complimentary letters upon it as well as requests for extra copies.

There are a number of this issue on hand, and anyone desiring additional copies of it can have them by writing the Executive Secretary.

MANY QUESTIONS SUBMITTED FOR LUNCHEON CONFERENCES.

Questionnaires Bring Variety of Topics -Many to Be Answered in the "Title News."

A surprising number of the questionnaires were returned with suggestions for topics to be discussed at the noon luncheon conferences.

Earl Smith, Chairman of this part of the convention activities, has formulated a plan and made arrangements for the conducting of these sectional meetings. They are sure to be a most attractive and valuable feature of the meeting.

From hundreds submitted, there were, of course, many duplications stressing the particular points in the minds of most. Chairman Smith has developed a plan for their presentation and dis-

A full report of them will be published in the "News" and the proceedings of the New Orleans Convention.

Many of them, of course, were purely local, or matters of concern in only certain states, even certain cities, and the Association will answer many of them through the medium of the monthly publication. So many of these local questions are important and have a bearing on things that they will be submitted to proper authorities for opinions, the questions and answers then published in the News.

It was indeed encouraging to note the response to this feature of the program. It shows that the title men are interested in such things, and likewise that they have many problems.

The Association from them can get a number of ideas as to the things the members want to know about, their problems and various existing condi-

Everyone attending the convention is urged to attend every one of these noon coferences. Much of a practical nature will be gained from them and their success this year will probably mean they will be a part of future programs.

The Security Title Insurance and Guarantee Co., operating in nine cities and counties of California, issues a monthly publication of much interest called the "Title Insurance Bulletin."

It contains little stories and statements of things of interest and value, relative to general conditions affecting real estate, the community and title matters.

Abstracts of Land Titles-Their Use and Preparation.

This is the seventh of a series of articles or course of instruction on the use and preparation of abstracts.

Suggested forms for land indexes will now be considered, These forms hold good for city lots and sectionized areas, and tracts can be posted on the third form shown. These forms are recommended for any system, whether the one used is where a brief take-off or complete one is kept in the office.

Since the complete take-off is advanced as being best for the average office, this brief index is satisfactory in such a case, as it refers to the takeoff book and page, but if no more information is put on the take-off than provided for in these forms, then that column providing for the take-off book and page can be eliminated.

The forms recommended are of course loose leaf and no other system should be started. The sheet is standard size, or rather a stock size where there is no waste in paper from the printers and of such size as to fit a stock binder. measures 13 3-4x16 inches trimmed and punched, with the binding side on the shorter length.

The best of ledger paper should be

used, for these should never have to be replaced in years, and need not be if the highest quality linen record is used at the start.

The forms are shown below with comments on each.

It will be noticed that they are all alike except for the spaces or divisions provided for either lots, sections or tracts. As explained in previous articles, the name of Grantor, Grantee, Book and Page of Record, Nature of Instrument, Filing date, and Take-off Book and Page number (this last for the reason as explained above) is all that is provided for and all the infor-mation needed. The filing date is given for this is valuable and the best information to have when trying to locate mis-posted or lost places of record in the recorders office.

The remarks column should be provided for in all instances. Many uses can be made of it, notations, consideration of mortgages, etc., can be placed there to advantage.

THE MISCELLANEOUS INDEX

The last issue of Own Your Own Home News, printed by the real estate, material men and others in Fort Worth, Texas, contains an article on "Buy It In Fort Worth and Help Build Huge Industrial City Here," by Lewis Fox, the very progressive President of The Home Abstract Co. Lewis is a booster all right, and has always been actively identified with every civic and community movement in Fort Worth, and the progressive spirit of him and the many other business men of that city has been a big factor in its building.

The Potter Title & Trust Co. is remodeling and adding much additional floor space to its offices. The banking and mortgage departments are being given much more space, the mortgage department taking the present banking rooms and the banking department moving into entirely new rooms taken adjacent to the present offices.

The whole office is being fitted with complete and elegant fixtures making very fine offices for all departments and taking care of the increased busi-

A large safe deposit box department has been added.

Range 6.

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This is the form used for town lots, and provides 20 spaces to a page for lot numbers of platted townsites or additions. The numbers are not printed on the sheet, and it is not recommended that they be for the reason that any block may have any number of lots in it numbered from 1 to a high number, 80 to 90 in some cases, and it is obvious that it is better to write them in for each instance than to have them printed say from 1 to 20, and then have to change nearly

The line at the top of the page provides for the writing-in of the name of the town, block number. addition, etc. Section_12

MO DAY YEAR BOOK PAGE GRANTEE GRANTOR BOOK PAGE INST. S. E. 74 N.W. 14 REMARKS. Barton Cooley wof. PO Krehtiel 95 2.CD del. 7 22 101 15 W'd W SE'd 140 120 acres Philip Morton up Central Invest Co. 156 42 Mart Oct. 10 22 102 42 Porter Rabin, Whom Concerned "14 45 2fdt. Dic 1 23 104 7 all End 4200 = 5 yes. 7% SE Cor. of Re-proveni

This is the form for a sectionized country and to be used for the farm lands. It provides for each quarter section of the whole section, in graph ing the entire section on one page which will be found most convenient and practical. Many times a part of two different or even three or the entire four quarters are conveyed by one transaction, and the whole thing can then be placed on the one page of the index, eliminating posting and giving the entire description at a glance.

It will also be noted that the quarter spaces are nor sub-divided into quarters too, 'a square for each quarter of a quarter or 40 acres) and the reasons for this are: It eliminates the poss' lilty of error in posting. In such cases it is usual to just make a check in the part of the quarter involved or one in each of the fourH. squares in a quarter space when the whole is included. There is always a chance to put the check or cross in the wrong space and besides it is pretty hard in these days of many divisions of the regular tract to have a printed form to fit every occasion.

By having the entire space for the quarter blank, the subdivision of the quarter can be written in, such as "S½ SW½ of" which not only states it definitely but eliminates the chance of error in posting.

If the entire quarter is conveyed intact, then simply write the word "All" in the space.

Range_7. n. E. 1/4 Section 14 Township 22

Township __ 23

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	GRANTOR	GRANTEE	BOOK	PAGE	INST.	FILING			TAKE - OFF			REMARKS.
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1780	Henry Johnson	CH & Meethe Bailey	160	95	W.B	Mar	28	24	56	78	a tract com at a point 271 ft. West & 4 rds. 3 feet	#16
	,,									3.0	North of a point where the East line of Main H. Crouse	
	With the same of t				100	al b					bouth line of Section 14, thence West 78ft; the East 271	
		10.0										

This third form is provided for metes and bounds or tract descriptiors and is identical with the other two and the sectionized form especially except that there are no spaces for divisions, only the largest available blank space for writing the descriptions.

It is suggested that in sectionized countries, a page be provided for the metes and bounds descriptions of each quarter, i. e., that they be kept listed by quarter sections and that all the tracts in that quarter be carried along together. Then a most desirable thing is for the abstracter to have a plat of the entire quarter, giving each tract a number, and when posting, locate the tract to be posted on the plat, and put the number down on the index. By doing this then all that is necessary when making a chain for a certain tract is to run down the sheet; and pick all the entries having the particular tract number after each.

This same form can be used in any country having irregular or metes and bounds tract descriptions whether surveyed or unsurveyed. If surveyed then much the same system can be used as where it is sectionized, i. e., by making notation of the number or name of the survey of which it is a part, and having a sheet for each surveyed or number tract.